TORONTO metro®

Tuesday, February 21, 2012
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News worth sharing.

SAMSUNG

Is it a tablet? Or ...

Across

1 A 5.3" screen makes it easier to ___ the Internet
3 Earth is one and so are Jupiter, Mercury and Neptune
7 See 14 Across
8 The operating system of the Samsung Galaxy
9 Neil Armstrong was the first man to walk the moon; ___ Cernan, the last
11 To create
14 It appears every 76 years (with 7 Across)
16 Having to do with the sun
17 Armstrong and Buzz Aldrin were aboard Apollo ___
18 Mass of stone or metal heading this way

Down

1 It's possible to ___ a signal off the moon back to Earth
2 The final space ___ mission ended last July
4 The Galaxy Note runs on the TELUS 4G ___
5 Use the Galaxy Note's browser to stay on top of the latest ___
6 TELUS Flex ___ Plans automatically adjust to your needs
10 Darkening of the sun – don't stare
11 Use the S Pen to literally write a text ___
12 What they once thought the moon was made of
13 Bowl-like depression on the moon
15 The ___ of the Galaxy Note makes it part smartphone, part tablet

Answers can be found on February 22 at telusmobility.com/crossword.

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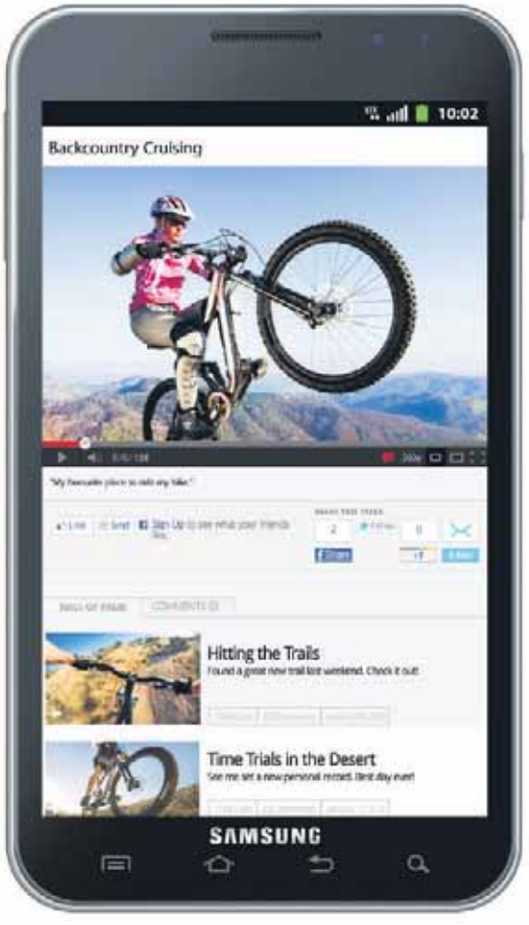
SAMSUNG

... a smartphone?



Actual device size

It's the new GALAXY **Note**.

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BIRDS OF SPRING

NEWS FROM THE TRAINING CAMPS

- **Blue Jays' Bautista** comments on drug-testing controversy {page 31}
- **A quick roundup** as teams prepare for spring training {page 33}

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Dramatic. Collection

▶ A model displays a dress by McQ, a brand from Alexander McQueen, during a runway show at London Fashion Week on Monday.

KIRSTY WIGGLESWORTH/THE ASSOCIATED PRESS

Affordable McQueen for autumn

The second line from McQ and the Alexander McQueen fashion house as led by Sarah Burton was highly anticipated following Burton's success in designing the wedding gown worn last year by Kate Middleton. McQ is meant to be more affordable and is envisioned for younger, less-affluent buyers.

Online tracking abroad has not helped reduce crime: Critics

American experience shows authorities abuse access to private data, writes University of Victoria researcher

Opponents of the government's online-surveillance bill say Canada should look to its allies for cautionary tales before pushing ahead with measures that would erode Internet freedom.

Experiences in other jurisdictions, such as the United States and Britain, show no evidence of improved crime-fighting ability and "overwhelming evidence of increased surveillance," said Micheal Vonn of the British Columbia Civil Liberties Association.

The Canadian legislation would allow police, intelligence and Competition Bureau officers access to Internet-subscriber information — including name, address and telephone number — without a warrant.

It would also require telecommunication-service providers to have the technical capability to enable police and spies to intercept messages and conversations.

The government says its proposed legislation is consistent with that of the United States, Britain, Australia and New Zealand.

The international examples demonstrate that when authorities are given more powers to keep an eye on Internet surfers, they definitely use them, said Vonn.

The government insists the bill will improve Canada's ability to work with international allies to fight crime and terrorism.

But critics question the rationale for the legislation altogether, saying no one has made a strong case that the current system isn't working well.

"We're seeing an expansion of surveillance powers that basically begs for abuse," said Lindsey Pinto, a spokeswoman for OpenMedia.ca. THE CANADIAN PRESS

RCMP examining threats to Toews

The RCMP say they've not yet decided whether they will launch a full investigation into threats made against Public Safety Minister Vic Toews connected to the introduction of an online-surveillance bill.

Toews or officials in his department have provided information to the Mounties on the nature of the threats, described by the public safety minister as criminal acts.

▶ Vic Toews

"We may or may not initiate an investigation," RCMP Cpl. David Falls said Monday.

Toews has been the target of a sustained online campaign in response to last week's introduction of Bill C-30, an Internet surveillance bill.

THE CANADIAN PRESS

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Next transit showdown looms

TTC head faces axe 2 councillors say they would mull TTC board overhaul for more 'balance'

Centrist and left-leaning councillors spent Family Day talking about what to do next in the face of a meeting that will likely end with the ousting of TTC head Gary Webster.

Regardless of Webster's fate, the last-minute TTC board meeting called by five allies of Mayor Rob Ford is unlikely to stop them from pursuing the LRT plan they battled to get through council earlier this month.

"I'm just disappointed that five members of city council have decided to make a really fantastic, dedicated public servant pay for the fact that they're sore losers." COUN. GORD PERKS

During a closed-door meeting Tuesday, the TTC board is expected to fire Webster and perhaps other managers. Webster, a 35-year TTC veteran, supports the LRT lines that caused TTC chair Karen Stintz to fall out of Ford's favour.

"There's no question" removing him would be a political move, Stintz said Monday, pointing to customer-service improvements under Webster.

Her first question for her five colleagues who called the unexpected session will be, "Why now?"

Asked about reports Ford's transit opponents are planning to turf the mayor's allies from the TTC, Coun. Josh Matlow would only say, "All options are on the table."

Coun. Shelley Carroll said the five commissioners should keep in mind that the future structure of the TTC board's is on council's March agenda.

"There's a majority of council that is very interested in ending the grudge match," she said. "You can't build consensus if you didn't set up a balanced group to begin with."

TORSTAR NEWS SERVICE

News in brief

Arson suspect charged

CRIME. A 19-year-old accused of setting fire to a Brampton house and then abandoning his niece and nephew inside has been arrested and charged. The girl extinguished the blaze with a bucket of water. The damage to the house was minor. Joshua Raphael is scheduled for a bail hearing Tuesday morning. TORSTAR NEWS SERVICE

Bodies found in North York

MYSTERY. Homicide detectives in Toronto are investigating after the bodies of two men were discovered in a parking garage in the city's north end. Police have not yet confirmed their ages or causes of death. THE CANADIAN PRESS

SIU called in after fatal shooting

LUIS LOPEZ/THE CANADIAN PRESS

▶ A Special Investigations Unit worker at the scene of a shooting in Toronto on Tuesday. The province's police watchdog says a man died after being shot during an altercation with Toronto police.

The province's police watchdog is probing a shooting death involving Toronto police for the second time this month.

A man was shot dead during an altercation involving plain-clothes and uniformed officers Monday.

Police were responding to a call about a person with a gun on Campbell Avenue, near Dupont Street and Lansdowne Avenue, around 10:40 a.m.

Jason Lewis, a resident of Campbell Avenue, said he heard "two loud pops."

When he looked out his window, Lewis saw a man crouched in the laneway between his house and his neighbour's. He then saw what appeared to be a plain-clothes police officer approaching the scene.

"He was carrying the walkie-talkie type radio in his hand," said Lewis.

It wasn't until he looked out his window a second time that Lewis realized there was another man lying on the ground, shot.

At that point, emergency crews had arrived and were performing chest compressions on the man, said Lewis.

EMS officials said the man, in his 40s, was taken to hospital without any vital signs. He was shot once in the torso.

He was later pronounced dead.

Details are sparse as the Special Investigations Unit has taken over the case.

The watchdog agency has assigned five investigators and three forensic investigators to the case.

The SIU probes incidents involving police that have resulted in serious injury, death or allegations of sexual assault.

The unit is still investigating the death of Michael Eligon, who was shot by Toronto police the morning of Feb. 3. TORSTAR NEWS SERVICE

1 news

It's been an upbeat three years for Archie, but a bizarre CEO feud is rocking the company behind the comic. Scan the code for the story.

To scan 2D barcodes in Metro, download the free ScanLife app at 2dscan.com.

On the web at metronews.ca

Canadians living across the border from Detroit are rallying to put an end to what they call the 'Windsor Hum.' Watch at metronews.ca/video.

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Pinball Café staying open: Owners

The relentless clack and clamour generated by flippers and ricocheting balls inside the machines at The Pinball Café should be enough to convince anyone they are open for business.

But if doubt persists, the owners want patrons and lovers of pinball to know rumours the Parkdale café's licence was revoked or officials are trying to board up its doors are exaggerated.

The café, which opened Feb. 3, has been the subject of multiple articles, including a report that the café's Place of Amusement licence or business licence was revoked for contravening a zoning bylaw governing the number of arcade machines allowed in an establishment.

CARLOS OSORIO/TORSTAR NEWS SERVICE

▶ The Pinball Café

The rule was put in place because arcades or gaming halls could attract a rough or lawless crowd.

The owners didn't know the rules — only two machines are allowed — and their application was refused. But with the refusal came detailed instructions on how to appeal, which they did.

They are now taking the required steps and are confident the issue will be resolved. TORSTAR NEWS SERVICE

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CARLOS OSORIO/TORSTAR NEWS SERVICE

▶ Umbrellas await their owners at the TTC's lost and found at Bay station.

Lost and found on the TTC

◗ Between 120 and 200 items found daily across the city ◗ Many sit at Bay station two to three months

Enid Lee, your YMCA membership card is about to be shredded. The three months it has been allowed to rest at the TTC's lost-and-found has expired and now it's going under the guillotine, along with hundreds of other orphaned student passes, drivers' licences and unclaimed IDs.

In the bowels of the Bay subway station, the bits of paper and plastic are among the items gathered up daily across the city.

More than a few of the items defy comprehension.

The wheelchair seems odd, but only until you notice the fire engine red disability scooter abandoned in December beside an out-of-service elevator. Its owner has never come looking.

"Bloor was out of service so they just never came back for it," says Sandra D'Amato, who has been working Lost Articles for 21 years and won't speculate on how the scooter's owner finished their trip.

With the system's 1.6 million daily passengers lengthening the odds of finding anything, there are nevertheless dozens of reunions at the Lost Articles' customer counter where TTC patrons call to collect their goods.

June Jones doesn't like the odds when she approaches the counter on Friday.

"It's a long shot — a bag of socks," she says, with just a hint of embarrassment.

But TTC customer-service employees Diane Wisdom and L'Tasha Chance are immediately excited.

"Was it from Legs Beautiful," says Chance, as Wisdom scurries off to retrieve a shopping bag full of some very fashionable footwear.

"You feel good when people actually get back stuff," says Wisdom. TORSTAR NEWS SERVICE

Lost items

A few of the items to turn up at the lost and found:

- Dentures
- A box of prosthetic limbs
- A Mississauga Ball Hockey League Tier 3 champions trophy
- Canes and crutches
- Hundreds of pairs of eyeglasses
- Umbrellas
- Wheelchair and scooter

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Ontario trying to kick drug habit

OxyContin a national health crisis: Doctor ● New drug will fall under stricter regulations

Addiction experts are applauding Ontario's new restrictions on OxyContin and the drug replacing it, but say the country needs a national strategy to tackle widespread abuse of prescription painkillers.

The province's decision to remove OxyContin and its successor from the list of drugs it routinely funds is a "very positive thing overall," said Dr. Irfan Dhalla of Toronto's St. Michael's Hospital.

His research found the addition of long-acting oxycodone — the form contained in OxyContin — to Ontario's drug plan in 2000 coincided with a spike in opioid-related deaths.

Imposing tighter controls on prescriptions "is not going to solve the problem by itself, but it's a major step forward," he said.

The maker of OxyContin will stop manufacturing the drug in Canada at the end of the month and replace it with a new formulation called OxyNeo.

THE CANADIAN PRESS

▶ OxyContin tablets

Trudeau underdog in charity fight

JESSICA SMITH
IN OTTAWA

CTV SCREEN GRAB

▶ Liberal MP Justin Trudeau

Conservative Sen. Patrick Brazeau is the clear favourite in an upcoming charity boxing match against Liberal MP Justin Trudeau, according to an online bookmaker.

Online casino Bodog.ca puts Brazeau at -500 odds and Trudeau at +300.

"Brazeau (is) a big favourite to win. We're saying there's an over 80 per cent chance that he will win this fight. Trudeau is a 3-to-1 underdog. Basically what that means from a gambling perspective is you would win three times your money if he wins," said Bodog.ca sports-book manager Adam Burns.

Using media reports, Burns looked at their experience — particularly Brazeau's black belt in karate — as well as their physical strength and physical stature, he said.

New solution to delayed medical tests

Thousands of patients with life-threatening illnesses were told they'd just have to sit tight when crucial medical tests were delayed over 2009 as Canada suddenly found itself amidst a severe shortage of medical isotopes. Canadian researchers now say they have generated a solution that erases the need for a nuclear-reactor- and weapons-grade uranium. The discovery of a pinhole-sized radioactive water leak forced a shutdown of the Chalk River, Ont., nuclear reactor. By upgrading equipment already stored in a dozen hospital basements across Canada, the scientists say they can manufacture the medically necessary isotopes without the nuclear component.

THE CANADIAN PRESS

News in brief

Students set to strike

About 36,000 post-secondary students in Quebec are expected to desert their classrooms Tuesday amid strikes over tuition hikes. The strikes have been triggered by votes at universities and colleges.

THE CANADIAN PRESS

Man dead in couch-surfing accident

A weekend stunt gone wrong resulted in three criminal charges Monday against a 21-year-old Quebec man. Alex Labbe was accused of causing the death of his friend in a so-called couch-surfing accident.

THE CANADIAN PRESS

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Syrian troops converge on rebel city of Homs

Baba Amr neighbourhood centrepiece of city's opposition Hundreds of army defectors thought to be taking shelter there clash with troops daily

Syrian tanks and troops massed Monday outside the resistance stronghold of Homs for a possible ground assault that one activist warned could unleash a new round of fierce and bloody urban combat even as the Red Cross tried to broker a ceasefire to allow emergency aid in.

A flood of military reinforcements has been a prelude to previous offensives by President Bashar Assad's regime, which has tried to use its overwhelming firepower to crush an opposition that has been bolstered by defecting soldiers and hardened by 11 months of street battles.

"The human loss is going to be huge if they retake Baba Amr," said Rami Abdul-Rahman, who heads the Britain-based activist group Syrian Observatory for Human Rights.

The central city of Homs — and in particular the opposition district known as Baba Amr — has become a critical ground for both sides.

The opposition has lionized it as "Syria's Misrata" after the Libyan city where rebels fought off a brutal government siege. Assad's regime wants desperately to erase the embarrassing defiance in Syria's third-largest city after weeks of shelling, including a barrage of mortars that killed up to 200 people earlier this month. At least nine people were killed in shelling Monday, activists said.

Another massive death toll would only bring further international isolation on Assad from Western and Arab leaders.

"The massacre in Syria goes on," said U.S. Sen. John McCain, a senior member of the Senate armed service committee, during a visit to Cairo, where he urged Washington and its allies to find way to help arm and equip Syrian rebels.

THE ASSOCIATED PRESS

Death toll

- The UN last gave a death toll for the conflict in January, saying 5,400 had been killed in 2011 alone.
- But hundreds more have been killed since, according to activist groups.
- The group Local Coordination Committees says more than 7,300 have been killed since March of last year.
- There is no way to independently verify the numbers, however, as Syria bans almost all foreign journalists and human-rights organizations.

▶ A Syrian boy chants slogans in front of the UNICEF Compound in Amman, Jordan, during a rally Monday demanding that UNICEF protect Syrian children.

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MOHAMMAD HANNON/THE ASSOCIATED PRESS

No bloomin' way! Ice-age plant revived

THE ASSOCIATED PRESS

It was an ice-age squirrel's treasure chamber, a burrow containing fruit and seeds that had been stuck in the Siberian permafrost for over 30,000 years. From the fruit tissues, a team of Russian scientists managed to resurrect an entire plant in a pioneering experiment that paves the way for the revival of other species.

The Silene stenophylla, shown left, is the oldest plant ever to be regenerated, the researchers said, and it is fertile, producing white flowers and viable seeds.

The experiment proves that permafrost serves as a natural depository for ancient life forms, said the Russian researchers.

THE ASSOCIATED PRESS

Mammoth hopes

- Stanislav Gubin, one of the authors of the study, said they have demonstrated that tissue can survive ice conservation for tens of thousands of years, opening the way to the possible resurrection of ice-age mammals.
- "If we are lucky, we can find some frozen squirrel tissue," Gubin told the AP. "And this path could lead us all the way to mammoth."
- Japanese scientists are already searching in the same area for mammoth remains, but Gubin voiced hope the Russians will be the first to find some frozen animal tissue that could be used for regeneration.
- "It's our land, we will try to get them first," he said.

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St Petersburg $79
Travel Mar 19 - Mar 26/wg + taxes & fees $284

Airfares

Varadero $45
Travel Mar 20 - Mar 27/wg + taxes & fees $290

Jamaica $49
Travel Mar 15 - Mar 22/c6 + taxes & fees $359

Victoria one-way $215
Travel Mar 15/ac + taxes & fees $90

Rome $289
Travel Mar 28 - Apr 11/9w + taxes & fees $535

Bahamas $295
Travel Feb 26 - Mar 1/wg + taxes & fees $330

Los Angeles $359
Travel Mar 6 - Mar 13/dl + taxes & fees $137

Johannesburg $579
Travel Feb 29 - Mar 13/kl + taxes & fees $630

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Santo Domingo 7 Nights 4-Star $477
Be Live Hamaca + taxes & fees $387
Departs Mar 20/nol/c6.

Varadero 7 Nights 4-Star $487
Allegro Varadero + taxes & fees $276
Departs Mar 19/nol/ts. UPGRADE to the 5-star Iberostar Laguna Azul for $77 per night.

Cayo Coco 7 Nights 4-Star $547
Blau Colonial Cayo Coco + taxes & fees $277
Departs Mar 20/nol/c6.

Costa Rica 7 Nights 4-Star $697
Allegro Papagayo + taxes & fees $310
Departs Mar 26/nol/c6.

Jamaica 7 Nights 4-Star $689
Sunset Surprise + taxes & fees $346
Departs Mar 3/sqv/jz.

St Lucia 7 Nights 4-Star $1198
Smugglers Cove Resort and Spa + taxes & fees $341
Departs Mar 18/vat/ts.

USA

Las Vegas Air + 4 Nights $215
Imperial Palace + taxes & fees $309
INCLUDES accom on the Strip. Departs Mar 18/swg/wg. UPGRADE to the 4-star Luxor for $15 per night.

New York City St Patrick's Day Air + 3 Nights $579
Courtyard Marriott Upper East Side + taxes & fees $110
INCLUDES accom in Manhattan over St Patrick's Day. Departs Mar 16/ggv/aa. UPGRADE to 4-star W New York Downtown for $8 per night. ADD Sex and the City tour for $46.

Phoenix Air + 3 Nights $774
Hyatt Place Scottsdale Old Town + taxes & fees $141
INCLUDES Old Town accom. BONUS daily breakfast included. Departs Mar 26/ggv/dl. ADD 3-day compact car rental for $35 per day.

Honolulu Air + 7 Nights $1029
Ohana Waikiki West + taxes & fees $134
INCLUDES central accom near Waikiki Beach. Departs Apr 10/ggv/aa. ADD USS Arizona Memorial, USS Missouri & City Tour for $83.

Maui Air + 7 Nights $1134◊
Outrigger Royal Kahana + taxes & fees $158
INCLUDES 1-bedroom condo style accom north of Ka'anapali Beach. Price per person based on family of 4. Departs Apr10/wsv/ws. BOOK package based on double occupancy for $1429 per person.

Cruises

Bahamas 4-Night Cruise $199 USD
Majesty of the Seas + taxes & fees USD $95
CRUISE roundtrip Miami and visit Nassau, CocoCay and Key West. Sails Oct 29/rci. UPGRADE to oceanview stateroom for $8 per night.

Western Caribbean 5-Night Cruise USD $319
Celebrity Millennium + taxes & fees USD $93
CRUISE roundtrip Miami and visit Roatan and Cozumel. Sails Mar 5/cel. UPGRADE to oceanview stateroom for $6 per night.

Mexican Riviera 7-Night Cruise USD $369
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50	$17	$13	$33	$24	$52	$36	$96	$67
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Canadians love cold, hard cash: Survey

But they're not completely bucking their taste for plastic ◗ Use of cash on a slow decline, poll says

In the age of debit and credit cards, Canadians still love cash.

That's the conclusion of a Bank of Canada survey of about 6,800 Canadians, including half who were asked to record their purchases over a three-day period.

The finding is that cash still accounts for 53.8 per cent of all transactions, and if the purchase was under $25, that share goes to about 70 per cent.

"Cash has several characteristics that make it more appealing to consumers than other payment methods," research economists Carlos Arango, Dylan Hogg and Alyssa Lee write in the paper Why is Cash (Still) so Entrenched?

MARK LENNIHAN/THE ASSOCIATED PRESS FILE

▶ Canadians still like to pay with cash.

"In particular, consumers prefer to use cash because they find it fast, cheap, safe against fraud and convenient for budget-control purposes."

The survey, which was conducted in November 2009, found ease of usage appears to be a key consideration for consumers. Canadians are more likely to use cash if they have plenty of it in their pocket, less so if spending it would necessitate taking a trip to the ATM. As well, some used cash because they perceived merchants would not accept plastic.

But cash is far from the king it once was. The Bank of Canada research suggests it has a limited future as plastic options become more accepted and easier to use. The report suggests Canadians prefer plastic for big-ticket items and are using it more even for small-ticket items as debit and credit options become more user-friendly. THE CANADIAN PRESS

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Eurozone agrees to save Greece

- Debt to be reduced from 160 per cent to 120.5 per cent of GDP by 2020
- Financial ministers deliberated for hours before reaching agreement

After more than 12 hours of talks, the countries that use the euro agreed early Tuesday to hand Greece $170 billion US in further bailout loans to save it from a potentially calamitous default, an EU diplomat said.

The euro surged as the news broke, climbing 0.7 per cent to $1.328 in minutes.

The deal — details of which were still being worked out by European finance ministers in an all-night session in Brussels — was expected to bring Greece's debt down to 120.5 per cent of GDP by 2020, according to the official. That's around the maximum that the International Monetary Fund and the eurozone considered sustainable.

Some eurozone ministers had indicated before the meeting that they would not accept a deal that didn't put Greece's debt on a sustainable path.

The official spoke on condition of anonymity because a formal announcement was pending.

▶ Greek Finance Minister Evangelos Venizelos, left, gestures while speaking with European Central Bank president Mario Draghi during a roundtable meeting of eurozone finance ministers at the EU Council building in Brussels on Monday.

The deal should also give the green light to a related debt relief from private investors, who are expected to take significant losses on Greek bonds they hold.

Finance ministers were wrangling over how to further reduce Greece's debt load and impose even tighter control over the country's spending.

THE ASSOCIATED PRESS

Market moment

PRICES AS OF 5 P.M. FRIDAY

TSX	Dollar
No change (12,458.30)	No change (100.43¢ US)

Oil	Natural gas	Gold
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TUESDAY, FEBRUARY 21, 2012

RRSP GUIDE

WAVEBREAK MEDIA/THINKSTOCK

No more excuses

Removing roadblocks for RRSPs

JANE DOUCET
FOR METRO

With the RRSP deadline looming on Feb. 29, some Canadians may be scrambling to find funds to contribute.

The ideal scenario is to set money aside for RRSPs on a regular basis. "The best plan is to contribute a fixed amount monthly," says Paul Lermitte, a Vancouver-based certified financial planner with Assante Wealth Management.

The monthly amount gets automatically deducted from your bank account. Then, if at some point during the year you get a work bonus or inherit money, you can top up your contributions.

Not having a ready stash of cash to invest is just one roadblock stopping people from contributing to an RRSP. Here is how to overcome that obstacle and others.

Can't scrounge up a dime. If you have raided your piggy bank but still can't come up with money to invest, consider taking out an RRSP loan.

"Borrow an affordable amount for one year, maximum," says Lermitte. "Then pay back some of the loan with the tax refund the RRSP generates."

> **"If you miss the deadline, that's OK. What you need to do now is get a certified financial planner to help you start planning right away for next year."**
> PAUL LERMITTE, VANCOUVER-BASED CERTIFIED FINANCIAL PLANNER WITH ASSANTE WEALTH MANAGEMENT

Spent too much at Christmas. If you blew your budget buying gifts for everyone on your list, you could end up mired in credit card debt leading up to the RRSP deadline. "That doesn't mean you shouldn't buy Christmas gifts," says Lermitte. "But it is a sign that you should start reining in your holiday spending."

Missed the deadline. Hoping there is a grace period post-deadline? Unfortunately, there isn't. But arriving late to the party can be an opportunity in disguise.

"If you miss the deadline, that's OK," says Lermitte. "What you need to do now is get a certified financial planner to help you start planning right away for next year."

When the time comes, try not to wait until the day before the deadline to hand over your cash; the sooner before the final moment you can do so, the better prepared you will be.

Waited too long to start. If you are 10 years or more away from retirement and you finally have a good chunk of change to invest in your first RRSP, it might be worth your while, but talk to your financial adviser to make sure. The closer to retirement you are, the less time you will have to take advantage of compound interest. Also, keep in mind that you must start withdrawing some of your RRSPs at age 71.

"If you're less than a decade away from retirement, you'd probably be better off making non-registered investments like a tax-free savings account," says Lermitte.

Women ... knowledge is financial power

JANE DOUCET
FOR METRO

In her book It's Your Money: Becoming a Woman of Independent Means, Gail Vaz-Oxlade cites a USA Today study that reveals 70 per cent of women are afraid they won't have enough money when they are old.

But that's the United States, you might say. The prospects are better for Canadian women. Right?

Maybe not.

Statistics Canada has reported that 40 per cent of women older than the age of 75 who were living on their own had incomes below the poverty line. Part of the reason is that many still believe dealing with finances is a man's job.

"We can paint this picture with fresher, more vibrant colours," writes Vaz-Oxlade.

"But to do it, (women) have to understand how money works. And we have to be willing to take charge of our own financial lives."

Financial experts caution women not to rely solely on their partner to manage their money.

"Knowledge is power," says Teresa Black Hughes, a certified financial planner with Rogers Group Financial in Vancouver. "Women should be a contributor (to the financial conversation), too."

Women tend to have more relationships than men and more people to take care of. "This can distract them from the focus of looking at the numbers of their lives," she says.

At the very least, every woman should have a chequing account in her name only, maintain a healthy credit rating and have a "pay-yourself-first" investment plan.

If your life circumstances change, it will be necessary to review insurance policies, consider tax implications to your new status, and revise your retirement and estate plans.

And while no one wants to think they might one day be alone and disabled due to illness or an accident, it's something to consider.

"Life events, world market events, and personal matters arise," says Black Hughes. "Women have to be prepared to change their expectations along the path to retirement."

Emergency funds

- **The best-laid financial strategies** will fall apart if you don't have contingency plans in place for such earth-shattering events as the death of a partner, a divorce, or a partner's sudden unemployment. Knowing you have enough cash in an emergency fund to help you through a few lean months will give you peace of mind.

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Step

HEMERA/THINKSTOCK

The earlier you start saving, the more compound interest adds up

YLVA VAN BUUREN
FOR METRO

The sooner you start saving for retirement, the more money you will have because the more time it will have to grow!

A Scotiabank calculation, for example, shows that if you start contributing $100 per month to your RRSP at age 20, with an average return of six per cent you will have $263,589 when you retire at age 65 and your total contribution would be $54,000.

If you start 10 years later, you will have $138,068 by age 65 and your total contributions would be $42,000.

If you start at age 40, you would need to make monthly contributions of $388 to have $263,751 at age 65 (with an average rate of return of six per cent) and your total contributions would be $116,400. Starting 10 years later at age 50 would give you $111,895 when you retire and you will have contributed $69,840.

Here is an online tool that can help determine how much you need to set aside to reach a goal such as retirement savings: scotiabank.com/payyourself-first/ScotiaPAC.html.

Rates of Return: Rates of return are a concern but have to put into context of historical norms, explains Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

"Over a period of time, things will get back to a reasonable level. We've had periods of time where interest rates were extremely high — for example, they were 20 per cent in the '80s. Now, we're at the other end of the spectrum, at one or two per cent. But it all averages out at the end of the day."

The other way of thinking about this, says Peter Drake, vice-president, Retirement and Economic Research, Fidelity Investments Canada, is it's still a reality that we need to save for retirement. "We obsess over investment returns but in a time when returns are lower and more volatile than in the past, we also need to think about the fact that we may need to compensate for that by saving more now."

Growth Factors: Here is how invested money can grow. In this scenario, John invests $5,000 per year for 10 years at a five per cent annual return. He then holds the savings in a portfolio earning five per cent per year for an additional 10 years. Susan doesn't save for the first 10 years, but then contributes $7,000 per year for 10 years at a five per cent annual return per year. At the end of the 20 years, Susan has contributed $20,000 more than John has, yet her total savings are $15,115 less.

SOURCE: FIDELITY INVESTMENTS CANADA ULC. ASSUMES LUMP SUM CONTRIBUTIONS ARE MADE AT THE BEGINNING OF THE YEAR. TAX CONSIDERATIONS ARE NOT INCLUDED.

Which way to steer your savings vehicle?

SMART INVESTING

TALBOT BOGGS

Do I put money into my RRSP (registered retirement savings plan) or my TFSA (tax-free savings account)?

As the deadline for RRSP contributions rapidly approaches, many Canadians may be asking themselves that question as they decide where to invest money for their future or their retirement.

The answer to the question will depend on a number of factors, but Canadians should be looking at both options when making their decision, says Carol Bezaire, vice-president of tax and estate planning with McKenzie Financial.

"While the two savings plans have different features and benefits, they are designed to complement each other," says Bezaire. "As a government of Canada brochure states, while an RRSP is primarily intended for retirement, the TFSA is like an RRSP for everything else in your life."

In general, deciding where to make your contributions depends on your tax rate when you contribute funds and your tax rate when you withdraw them.

If your tax rate is lower when you contribute you are better to use a TFSA; if your tax rate is higher you are better to contribute to your RRSP because you will receive a tax refund.

HEMERA TECHNOLOGIES/ABLESTOCK.COM/THINKSTOCK

Conversely, if you expect to be in a lower tax bracket when funds are withdrawn, an RRSP is probably a better vehicle for investments. If you expect to be in a higher tax bracket when money is withdrawn, a TFSA may be the better choice because withdrawals are tax free.

"For investors looking to stretch their RRSP contributions further, consider rolling your RRSP tax refund into a TFSA," Bezaire suggests. "This can add considerable assets to your retirement fund."

Another strategy is to take money out of a TFSA with no penalty, put it into an RRSP for the tax deduction, and then take the tax refund and put it back into the TFSA, although the re-contribution only can be made in the year following the withdrawal.

There are some strong correlations between demographics and which savings vehicle Canadians use.

TFSAs tend to be more popular among younger Canadians while RRSPs are more popular among older Canadians who are closer to, or in, retirement.

"The older generation, like boomers, tend to have a long-term view of their investments," says Bezaire. "They have been working for a number of years, tend to have higher salaries and therefore can reduce their taxes through the deductions they get from RRSP contributions."

Generation Xers (those born between 1964 and 1980), however, seem to want more flexibility in their work and investments, Bezaire notes and seem to prefer TFSAs, which have no tax implications for withdrawing money, unlike an RRSP.

Many Canadians in the millennial generation in their 20s have borrowed for their education and generally are better off investing in a TFSA because they either can withdraw money to pay off debt or for other things without being taxed, and can put the money back in later.

Regardless of which vehicle they decide to use, statistics show that Canadians are not using either their RRSPs or TFSAs to full advantage, with contributions to either or both well below the allowable limits.

THE CANADIAN PRESS

TALBOT BOGGS IS A TORONTO-BASED BUSINESS COMMUNICATIONS PROFESSIONAL WHO HAS WORKED WITH NATIONAL NEWS ORGANIZATIONS, MAGAZINES AND CORPORATIONS IN THE FINANCE, RETAIL, MANUFACTURING AND OTHER INDUSTRIAL SECTORS.

Various ways to pad your retirement

YLVA VAN BUUREN
FOR METRO

Have you contributed to your RRSP yet? The deadline for contributing and using it on your 2011 income tax return is Feb. 29. Here are ways you can do it:

All at once: At this point in time, your only choice is to make a lump sum contribution. Whether it's because you have an uneven income flow, you forgot, or you don't have a retirement plan in place, "we do know that in February, people stress about making a contribution," says Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada. "If you're in that situation, it's better to do something than do nothing."

Next year, try to contribute the lump sum earlier in the year rather than later, advises Mike Henry, senior vice-president of retail products at Scotiabank. "Once money is inside an RRSP, it's growing tax free."

Loan: You might also consider borrowing money. "This is still a great way for someone to get money into retirement savings," says Henry. Most banks have special RRSP loans. For example, "We can set up a catch-up RRSP line at Scotiabank to help you catch up on any unused RRSP contributions," says Henry. But paying off the loan as quickly as possible is recommended. "We let customers defer payments for three months while they wait for their tax return to come in. Then they can use the refund against the loan."

Throughout the year: Regular contributions (weekly, monthly, etc.) are the most convenient and effective way to contribute, says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

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Spousal RRSPs — divide and prosper

YLVA VAN BUUREN
FOR METRO

A spousal RRSP is a regular RRSP with one important difference, says Mike Henry, senior vice-president of retail products, Scotiabank: The person making the contribution is doing so in their spouse's name.

"This lets couples divide up their retirement income as a way of minimizing their overall tax liability in retirement. It's really useful in that you can help balance up the income load and try and keep each spouse in a lower overall income tax bracket in retirement."

A spousal RRSP is an income splitting strategy with the objective of reducing the cumulative family tax bill, according to Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

Through their working life, the person with the higher income can shift income to the person in the lower tax bracket, says Williams. When you both retire, rather than have a disproportionate pool of RRSP income, you have equal amounts, says Williams. If you need $50,000 of household income, you would pull $25,000 from each plan.

Security

- **While the tax savings** is one reason to choose, the other, says Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada, could be described as emotional. "If the higher earning spouse contributes, then the recipient is going to have some income in retirement, along with old age security, CPP, etc.," And that provides a nice feeling of security.

"From a tax perspective, that's much better than taking the entire amount from the one."

Here's what you need to know about spousal RRSPs:

- A person can contribute his or her entire RRSP allowance into a personal RRSP, put it all in a spousal RRSP, or split up the contribution.
- Once money is in a spousal RRSP, it becomes that person's money — even though the other person makes contribution.
- The contributor gets the tax deduction.
- Any withdrawal is taxed. The contributor will get taxed if the money is pulled out during the attribution period, which is three calendar years from the contribution. Otherwise, the owner will get taxed when the money comes out.

At the same time, spousal RRSPs are just one way of doing spousal splitting and, really, you should look at how they fit into your whole retirement savings plan, says Williams.

Hurry, RSP deadline is February 29th.

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YOU ARE WHAT YOU PIN

SHE SAYS ...

JESSICA NAPIER
METRO

If Facebook is like a diary of what my life actually looks like (albeit a carefully curated one), then Pinterest is my vision board for what I wish my life looked like.

If you're unfamiliar with this rapidly growing social-networking site, well, where have you been? Here's how it works: images of beautiful clothes, adorable animals, elegant homes and perfectly styled foodstuffs are virtually "pinned" onto thematic boards. Users can edit and share their digital pinboards with fellow pinthusiasts who can then comment on, like and re-pin the images on their own boards and so on.

While a small percentage of the images are purely practical — think "the best DIY drain cleaner" — the majority are simply things that are nice to look at. The photo-sharing site is especially popular among young women (hi there!) who grew up tearing images out of magazines and tacking them up on corkboards to create aspirational collages. Taking this low-tech practice and moving it online is both genius in its simplicity and its revenue-generating potential.

"In January of this year, Pinterest became the fastest website in history to break through the 10-million-unique-visitor mark ..."

Not only is Pinterest easy to use, it's also hopelessly addictive. I've stayed up until 1 a.m. browsing online catalogues of stunning interiors because I decided my home-decor board absolutely needed some new material. I catch myself pinning at home, at the office, in transit ... heck, I've pinned 10 times already while writing this column.

Interestingly, Pinterest's user demographics in North America differ vastly from those across the pond. The overwhelming majority of American users are females (83 per cent) using the site to post images from feminine interest areas such as fashion, hair and beauty, wedding decor, recipes, etc. In Britain, more than 50 per cent of the users are males sharing very different materials, including SEO and marketing resources, web analytics and venture-capital-related items. Notwithstanding these differences, images concerned with homemade crafts rank pretty high in both countries. I guess you can't deny the popularity of DIY tchotchkes.

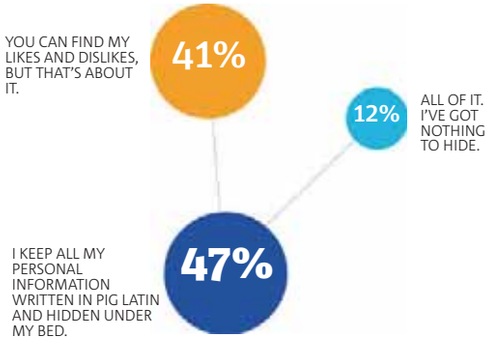
While you could dismiss this photo-sharing site as a frivolous collection of eye candy, you'd be a fool not to recognize its potential. I'm sure plenty of companies and brands would love to know that I have visited websites and even made a couple of purchases as a direct result of something I stumbled upon on someone's virtual pin board.

In January of this year, Pinterest became the fastest website in history to break through the 10-million-unique-visitor mark and it's growing exponentially every single day. So are you getting nervous, Mr. Zuckerberg?

Read more of Jessica Napier's columns at metronews.ca/shesays

Register at metropolitanpanel.ca and take the quick poll

How much personal information do you post online?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41%
12%
ALL OF IT. I'VE GOT NOTHING TO HIDE.
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47%

Local tweets

@nexbridge: Dear @ToewsVic, I wrote to my MP about #C30, but he didn't answer. Is he bound and gagged somewhere? #tellviceverything #cdnpoli

@greg_a_elliott: Few years ago #LPC MP Jennings tabled "Modernization of Investigative Techniques Act (MITA). Any comments? No. #cdnpoli #tellviceverything

@etobian: Who would have thought that the police chiefs would back @ToewsVic on #C30 ? Surprising. #TellVicEverything #cdnpoli

@FezzaJoe: So way back in '08, #leafs take Luke Schenn 5th and #sens pick Erik Karlsson way down in 15th. Not exactly Luke of the Draw, I guess

@CWGreer: I don't know what Brian Burke is up to, but he needs to address this team's inconsistancy. The #Leafs aren't bad, just look it right now.

@kelly_bo: For the next few weeks I'll have to cheat on @StarbucksCanada with Tim Hortons. Can't pass up the opportunity to win free coffee & doughnuts

GETTY IMAGES

Daily Zoom

Out of the blue in Rio

Revellers gather in Rio for parade

RIO DE JANEIRO. This year's Carnival celebrations seem to have drawn some of the unlikeliest of fans. These "Smurfs" were some of the many revellers who descended on Rio de Janeiro to watch the elaborate parades of Carnival which culminate on Fat Tuesday before the start of the Catholic season of Lent. MWN

Swivelling hips for 40 minutes

PARADE. The main event of the Carnival takes place at the Sambadrome, a city strip flanked by stands with 80,000 spectators, where 13 samba schools perform with lavish moving floats. Feathered dancers dance and swivel their hips nonstop for 40 minutes to compete for the prize of the parade's champion. MWN

Carnival facts

History. Carnival dates back to the 18th century and mixes the traditions of Portuguese settlers with the culture and history of the African slave population. The first parade of samba schools was in 1928.

What samba schools do. Each school features up to 6,000 drummers, dancers and other participants as well as spectacularly decorated floats. The schools develop an allegorical theme with a specially written samba song.

Queens of the Night Each school has a rainha, or queen, who leads the drum corps. Usually dressed in little more than a huge plumed headdress and high-heeled shoes, they are often famous actresses or models.

metro
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2 scene

Box office

Woody Allen's romantic fantasy Midnight in Paris and Alexander Payne's family drama The Descendants have won top screenplay honours from the Writers Guild of America. Allen won for original screenplay. Director Payne won for adapted screenplay.
THE ASSOCIATED PRESS

Canadian film sound engineers lose out to Hugo team at Audio Society Awards

Filming on a mission

Act of Valor crew had their work cut out for them following the days of real-life Navy SEALs

ADAM NAYMAN
SCENE@METRONEWS.CA

HANDOUT

▶ Act of Valor is the product of a pair of documentaries made for the U.S. Air Force and Navy.

"We wanted to show that these guys were human beings and not Terminators," says Scott Waugh, the co-director of the unconventional new feature Act of Valor, an action movie starring real-life Navy SEALS.

"Originally, they turned us down, saying that they weren't actors, and that they weren't Hollywood guys. "We told them that we only wanted them to be themselves."

Waugh is a former stuntman and his co-director Mike McCoy used to race motorcycles for a living, so it's no surprise that they were able to relate to a group of alpha-male types. Act of Valor grew out of documentaries the pair made for the Air Force and the Navy, but it's a fictional narrative, featuring scripted dialogue, plot twists, and actors in supporting roles (mostly as the terrorist villains on the wrong end of the SEALS' gunsights).

McCoy says that the story is rooted in reality, however. "Everything that happens to a SEAL in the film has happened to a SEAL on the battlefield."

In some cases, the line between filmmaking and field work blurred together: a scene where the SEAL team rendez-vous with a nuclear submarine was shot using the real thing.

"We waited until a true insertion operation was planned and then hopped on," says Waugh, who says that they weren't given exact coordinates on the sub's location until the morning of the shoot. "All that stuff is real and shot in real time."

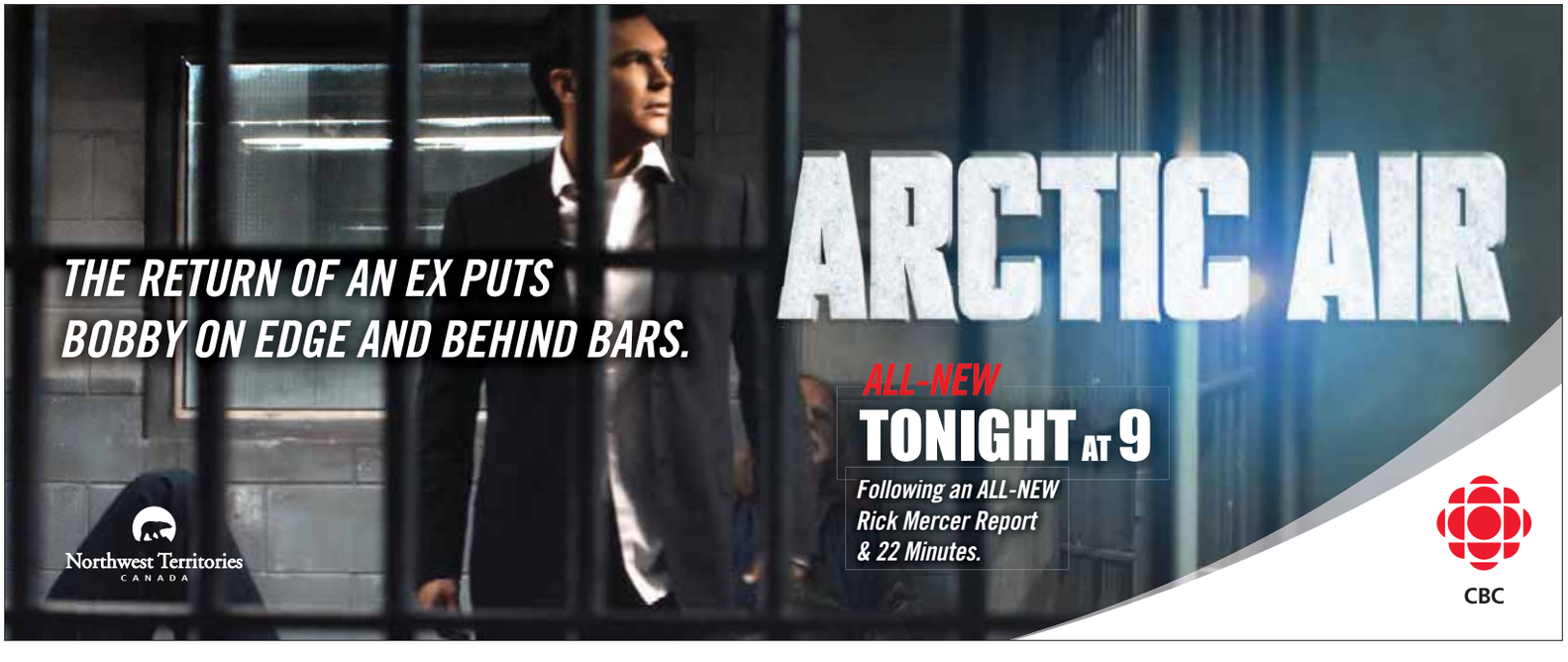
"We avoided CGI," adds McCoy. "It's all real stuff, like in the action movies we were raised on."

That also means that the SEALs did their own stunts, which McCoy says was less of a stretch than one might think. "The way they train, they're the most physically capable people on the planet."

While Waugh and McCoy acknowledge that releasing such a pro-military movie into such a polarized political moment is a risk, they say they don't have any agenda: their admiration for their subjects and subject matter is sincere. "We had one goal when we started the film," says Waugh, "and that's that the guys would still want to have a beer with us when we were done. And I'm proud to say that we're still drinking beer together."

Shooting SEALs

▶ The Act of Valor crew followed real SEAL training sessions and although there might be concern about revealing the identities of these special operations forces, the SEALs they followed weren't in an operational position, but merely in training. The faces of the SEALs and their first names are used in the movie.



DVD reviews

J.Edgar
Genre: Drama
Director: Clint Eastwood
Stars: Leonardo DiCaprio, Armie Hammer, Naomi Watts
⊕⊕⊕

Clint Eastwood's substantial biopic tells us many things, possibly too many, about the late J. Edgar Hoover, the secretive FBI director who probed America's nether regions for 48 years under eight presidents, from 1924-72.

Penned by Milk screenwriter Dustin Lance Black, J. Edgar is attentive to both the rumours (the cross-dressing and the gay lover) and to historical fact (the crime-busting and the empire building).

There is almost too much detail about the man/monster portrayed by Leo DiCaprio from Hoover's youth to old age.

J. Edgar nevertheless succeeds in illuminating Hoover, despite the faded hues of Tom Stern's desaturated colour cinematography and Eastwood's austere direction and minimalist score.

The spotlight is powered largely by the wattage of DiCaprio's formidable central performance. There are other star turns, including Judi Dench as Hoover's overly attentive mother, Naomi Watts as a potential love interest, and Armie Hammer as his true love.

In the end, J. Edgar is a wildly ambitious yet admirable undertaking that leaves us with no tears, but reminds us about the power of love.

Extras include a making-of featurette.

PETER HOWELL

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Houston items go up on the auction block

Singer was buried on Saturday Her Bodyguard dress already up for grabs

THE WORD

DOROTHY ROBINSON
SCENE@METRONEWS.CA

Well, that was quick. She was just buried on Saturday, but the vultures are already circling: It was announced on Sunday that the black velvet dress and a pair of earrings Whitney Houston wore in The Bodyguard will be put up for auction next month in California as part of a Hollywood Legends auction.

According to celebrity auctioneer Darren Julien, Houston's Bodyguard items became available after her death on Feb. 11.

"It proves a point that these items, they're an investment," Julien told The Associated Press.

"You buy items just like a stock. Buy at the right time and sell at the right time, and they just increase in value."

He continued: "It's a celebration of her life. If you hide these things in fear that you're going to offend someone — her life is to be celebrated. These items are historic now that she's passed."

Point taken. But her death is already so tragic. Can't we have an appropriate amount of time to mourn before everyone starts to profit off of her? Say, a week?

ALL PHOTOS GETTY IMAGES

▶ A fan takes a photograph at the gravesite of Whitney Houston Sunday in Westfield, N.J.

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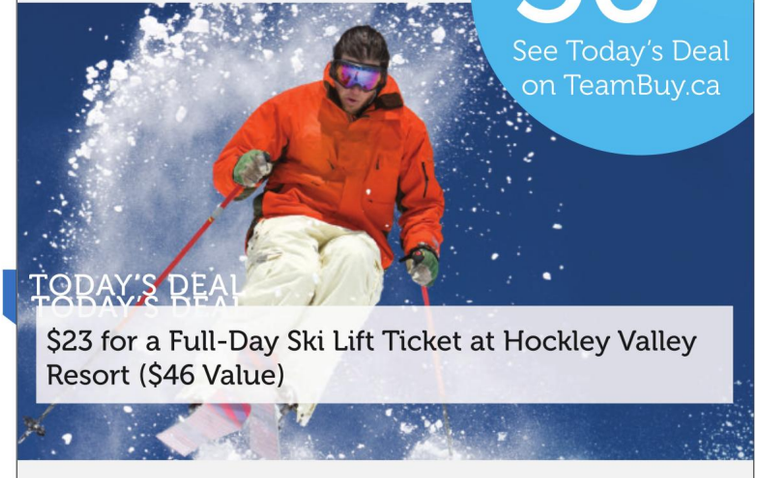

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How Emma got that red-carpet body

The Academy Awards are this Sunday, so you know celebs are busy working out to get ready Personal trainer Armando Alarcon, who works with The Help star Emma Stone, tells us how to rock the toned red-carpet look

GETTY IMAGES

Actress Emma Stone

tic surgery and dangerously thin actresses, many celebrities today look toned and tight because of one thing: They exercise regularly. And they work hard at it. See for yourself February 26th, on the red carpet at the Academy Awards. Sure to be there is Emma Stone, whose film The Help is nominated for Best Picture. We asked her personal trainer, Armando Alarcon, about her routine — and how you can emulate it.

Maximize your body 100 per cent

The first tip is to never single out one exercise. Full-body training will make you use more muscle and burn calories.

"The body does not move as one single entity," says Alarcon.

"Constantly change your routine with a mix of Pilates, basic weightlifting, yoga and plyometrics combined into one so that the body changes as a whole rather than one particular muscle group."

Identify, target and fix problem areas

When standing tall, a man will look stronger and a woman more elegant, but everyone has a problem area that can affect overall posture. Identify these and bring the body back to its original state before building it back up again.

"I am not built to lift weights mentally. I do not like lifting heavy metal over my head. I have a lot of rage, I guess, and it comes out when I'm hauling steel overhead."
EMMA STONE, ON WORKING OUT WITH ARMANDO ALARCON

The most common problem occurs when your chest pulls you forward and your back doesn't have the strength to hold the shoulders back, rounding the shoulders and causing a squatted forward lean of the head.

You need to focus on working the back muscles (Pilates is great). Doing so also flattens out the stomach and brings the chest and the shoulders back and down and correctly aligned with the head.

Weights don't need to weigh you down

The celebs use weights — well, light ones.

"Think of it this way: walking is good, jogging is better and sprinting is best," says Alarcon. "Adding five-pound ankle or arm weights to any exercise is hard as heck but causes more of a burn, as it maximizes the effort and shortens the time needed to gain the maximum amount of muscle. You can go from doing 20 reps to 10 to 15, and get the exact same results," he continues.

If it's bad, don't eat it

Alarcon doesn't believe in diets. Allow yourself to eat what you want to eat or you will crash.

His food rules are simple: If you think it's bad, it probably is, so don't eat it. If you think it's too much, then don't eat it all. Whatever your vice is — carbs, fat or salt — change it.

Then eat breakfast. Proteins. Vegetables and water. And a flat stomach will follow, which you can then tone up with ab exercises. Sounds like a lot of work? For the results, check out Emma this Sunday night.

3 life

Drink this

Armando's flat-stomach green juice

Blend:
3 green apples
A generous bunch of spinach
A handful of kale
2 stalks of celery

Quoted

"I triple-Spank, which is not good. Spanx really, really work, but you don't need to overdo it. It's wonderful because it gives you the illusion of an hourglass with the sand kind of spread out."
THE HELP OSCAR NOMINEE OCTAVIA SPENCER TO HOST ELLEN DEGENERES ON THE AMOUNT OF SPANX SHE WORE TO CURB HER CURVES AT THE GOLDEN GLOBES

Transgender kids get puberty-blocking drugs, sex-changing hormones; MDs say numbers are rising

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Can pomegranate prevent cancer risk?

Questions remain about whether the antioxidant-rich fruit can help improve prostate problems in patients

R MILNE
LIFE@METRONEWS.CA

ISTOCK

Perhaps you're perplexed by the pomegranate. Can this pure, pungent potion prevent prostate problems?

You may have heard claims that consuming pomegranate juice and supplements is helpful in ailments such as prostate cancer. Yet the makers of POM Wonderful 100% Pomegranate Juice and POMx supplements were given a warning in the U.S. for making false health claims.

What is really going on?

We asked Dr. Channing Paller, a senior oncology fellow at Johns Hopkins University in Baltimore, to fill us in. She and her colleagues recently conducted a study of POMx pills in men with prostate cancer. They found that it's safe to take the pills and does improve one important marker of prostate cancer.

Specifically, pomegranate pills increased prostate specific antigen doubling time (PSADT), which means that the cancer was progressing less rapidly in many of the 104 men in the study.

This followed an earlier study by Dr. Alan Pantuck of UCLA that found drinking eight ounces of pomegranate juice daily increases PSADT.

So why isn't Paller praising the pomegranate?

"Although we are happy that our study demonstrated daily POMx pills resulted in a six-month improvement in PSADT, this is not yet considered a clinically significant endpoint," she told Metro.

"Until we can show that people live longer or have longer periods where they are disease-free if they take pomegranate juice or pomegranate extract … no recommendations can or should be made for regular use of this compound."

It's a guarded thumbs up. Next, Paller plans to study the benefits of muscadine grape skin on men with prostate cancer.

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Pop into Come & Get It before it's gone

- This pop-up restaurant won't be around forever
- While it's here, savour lunch options such as Chipotle Beef Short Rib Sandwich and Pork Belly Salad

LUNCH RUSH

STEPHANIE DICKISON
FOOD@METRONEWS.CA

We've all seen it — businesses go under and it's months before anything happens in the barren space.

Pop-up restaurants and shops take over these spaces in the in-between phases, and the public gets to reap the rewards.

With a decidedly 1980s vibe, the casual environment at Come & Get It is fun, but it comes with surprisingly attentive and cheerful service.

The menu is compelling: four options available in three varieties — as a sandwich, salad or poutine.

The Chipotle Beef Short Rib Sandwich ($11) is line-up worthy. Succulent with explosive flavours and a great juxtaposition of textures (soft milk bun against shredded coleslaw), it's achingly good. The Pork Belly Salad ($9) embodies many of the same qualities, but disappointingly, the great craftsmanship is marred by browned iceberg. The fries ($3), however, are flawless.

With such a small menu, it's possible to try everything at least once before Come & Get It packs up.

STEPHANIE DICKISON

▶ Vermicelli Bowl ($10.25).

Come & Get It
170 Spadina Ave. (at Queen St. W.)
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facebook.com/ComeAndGetIt416
Reservations: No
Licensed: No
Quick solo lunch: Yes
Time in: 1:04 p.m.
Time out: 2:01 p.m.
Rating: 4.5 out of 5

Shrove Tuesday twist

- The day before Lent is known for pancakes, which are made with ingredients that are often restricted during the 40-day fast

NEWS CANADA

▶ This recipe serves four.

Preparation:

1. Combine flour, brown sugar, pumpkin pie spice, baking powder, baking soda and salt in a large bowl.
2. In a separate bowl combine milk, egg, pumpkin, oil, lemon juice and vanilla. Beat with a whisk until smooth. Add to dry ingredients, stirring just until blended. Do not over beat.
3. Heat skillet on medium high heat, adding small amount of oil. Portion approximately 1/4 cup of batter on griddle, repeating to fill griddle. Cook pancake until bottom is brown and top has bubbles, about 2 minutes. Flip pancakes and continue cooking until bottom is browned. Repeat until all batter is cooked. .
4. Syrup: Combine cider and corn syrup in small saucepan over high heat. Bring to boil, reduce heat and cook 15 mins. until mix has syrupy consistency.
5. Add butter, cinnamon, nutmeg and vanilla. Keep warm and serve over pancakes. **NEWS CANADA/ ADAPTED BY EMILY RICHARDS (VISIT EMILYRICHARDSCOOKS.CA)**

Ingredients:

- 1 cup all-purpose flour
- 2 tbsp brown sugar
- 1 tsp pumpkin pie spice
- 1 tsp baking powder
- 1/4 tsp baking soda
- 1/4 tsp salt
- 1 cup milk
- 1 egg
- 1/3 cup canned pumpkin
- 2 tablespoons Mazola Veg Plus! canola and vegetable oil blend
- 1 tbsp lemon juice
- 1 tsp pure vanilla extract
- Mazola Veg Plus! canola and vegetable oil blend for skillet/griddle

Apple Cider Syrup

- 1 cup apple cider or juice
- 1 cup BeeHive corn syrup
- 2 tbsp butter
- 1/4 tsp ground cinnamon
- Dash ground nutmeg
- 1/2 tsp pure vanilla extract

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SNEEZING AT THE DINNER TABLE

CHARLES THE BUTLER

Dear Butler,
When at dinner and one feels a sneeze coming on, how do you handle the situation? Sneeze into the napkin? Turn your head and sneeze into the napkin? Then there is the nose blow. Turn your head and blow into the napkin or leave the table to take care of it? Does one even use their napkin? Very confused here.
Arthur

Dear Arthur,

Lets first deal with the easy part of your question. The dinner napkin is never, under any circumstances, used as a handkerchief, so blowing your nose into your napkin will never be an acceptable option.

Should you ever need to blow your nose while at the table, you should always excuse yourself from the table and ideally blow your nose in a Kleenex or handkerchief, far enough away so that the others at the table do not hear you. Now, as for sneezing at the table. Remember that sneezing can spread germs. If you must sneeze at the table, grab your napkin, cover both your mouth and nose, put your head down as close to your chest as possible and try to push your chair back from the table before sneezing. It is even better if you are seated in a position that allows you to turn your head away from everyone.

In any case, try to never sneeze in someone's direction, or in the direction of the food.

HAVE A QUESTION? EMAIL CHARLES AT ASKCHARLESTHEBUTLER@METRONEWS.CA.

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FIRST AND FOREMOST BE SOLD ON YOURSELF

TWO SISTERS

ANDREA & CLAIRE
RELATIONSHIPS@METRONEWS.CA

Dear sisters,
I have been trying to meet new people through various dating sites for a while now. I've made a few good connections too; always talking, having a good time, wanting to hang out more (and the girl usually suggests it). But it seems to fizzle fast. She either is too busy or some other reason, but then they appear on my list of 'online' people when I go back to these sites... Am I not being forward enough, or too forward by expressing interest? What else can I do? Thanks! Wondering what I do.

Andrea: Dear Wondering,

Start by patting yourself on the back for at least going on sites and meeting new people; that's half the battle. Next, go home, kick yourself really hard in the shin, open an umbrella indoors and whistle the theme to Knight Rider. This is the magic spell to make any woman fall madly in love with you.

Not.

My point is that you can put yourself out there and get some positive feedback, but there's no trick to make it pan out longer than that ... other than good old connection. If you haven't found it, you haven't found it. What women find madly attractive are confidence and congruence. I shouldn't have to explain confidence to you, because if I do, you don't have it. Congruence, though, is when your thoughts aren't aligned with your goal. For instance, you've dressed the part and even say the right things, but your body language and tone say that you're desperate, which means you're not 100 per cent sold on yourself or what you want, and she won't be either. Improve yourself in whatever way you think is necessary, then stop wondering and enjoy who you are.

Claire: Dear Wondering,

If you're getting dates, you must not be one of those weirdos I met during my brief tenure on one site, who called themselves hotnight69 or romeoforu462. Congrats!

I've been that girl — the one who loses interest. It means you're either doing or saying something to put me off, like the guy who talked dirty within seven minutes of meeting, or the one who smoked in my face while telling me what bad drivers women are. Or else it means that the chemistry just isn't there ... yet. We've all been there, and we'll all be there again, so you're not alone. Don't lose confidence, just step away from it all once in a while, until you feel good again. And never tell a woman you're dating what you've just told us; never feel sorry for yourself or wonder aloud why things haven't worked. Try doing the opposite of what you've been doing on your next date — ask questions about her, listen more than you speak, laugh when she expects it ... in other words, get to know her before you reveal yourself too much, but be warm throughout. Chicks dig that.

TWO SISTERS, 20-SOMETHING ANDREA AND 30-SOMETHING CLAIRE, OFFER THEIR DIFFERING VIEWS ON YOUR RELATIONSHIP ISSUES.

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ISTOCK

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FUN AND FRUGAL

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RRSP season is the only time of year I ever recommend stampeding to the bank to set up an RRSP account or make a contribution. Each year you have until March 1 to contribute to your RRSP and have it count for the previous tax year.

The RRSP is the single most powerful tool Canadians have to save money for retirement. Contributions are fully tax deductible and they grow tax-deferred until withdrawal; typically when you retire.

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The law of reinvested returns states that more money grows larger and faster than less money; when invested in a portfolio that is properly allocated based on your personal needs. Thus, keeping more of your money, rather than paying it out in taxes, significantly increases your nest egg.

When you're starting out, perhaps a new career, buying a home, or raising a family, tax deferral is very valuable. It allows you to maximize your savings opportunities even though your budget might be tight.

Nearly anyone can have an RRSP. Individuals can contribute up to 18 per cent of their income, up to $22,450 for tax year 2011, and the limit can sometimes vary depending on your pension program at work. If you can't maximize your RRSP limit, you can carry-forward the contribution room indefinitely.

Start contributing regularly on pay day and increase your contributions annually until you reach your maximum limits. Check whether your employer has an RRSP or pension plan you can participate in.

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THEORY AND PRACTICE ... A REALITY CHECK

There's often a big difference between what the law says and what people can actually get away with

WORKPLACE LAW

DANIEL LUBLIN
DAN@TORONTO-EMPLOYMENTLAWYER.COM TWITTER: @DANLUBLIN

Workplace law never ceases to amaze me — whether employer or employee, one side is always trying to take advantage of the other.

Here are some of the more opportunistic questions I was asked this week.

Can I fire an employee on maternity leave?

The answer should be no, as reinstatement is required at the end of the leave.

However, due to a loophole in the legislation, permitting termination only in circumstances unrelated to the leave, it happens all the time.

All an employer must do is claim there is some form of restructuring, even if it is not true, and the legislation can be circumvented.

Can I fire an employee on disability leave?

Similar to a parental leave, the answer is technically no, but practically yes.

Employees cannot be fired because they are on leave, but employers do so anyway. They just call it something else and they often get away with it.

Can I look for another job while still employed?

Looking for other work is not illegal. The problem is when it is done by using company resources, such as its computers and Internet.

Even sending an application from your personal email account, but through your workplace computer, could be cause for dismissal.

I work through lunch and my breaks all the time; can I leave work early?

This seems logical but the law does not permit it. Employment standards legislation requires a certain amount of break time each day, but it does not permit employees to "trade" their breaks for an early departure.

My employee claims she worked during her vacation. Must I provide her with extra time off?

If an employee was asked to perform any work, technically she should be paid or provided with a substitute day off. Unfortunately, this rarely occurs.

If an employee works late because she is slow at her work, must I pay for that time?

If overtime is worked, even without authorization, it must be paid. The problem is that few employers and employees are aware of the actual overtime rules, and therefore, seldom are they followed.

DANIEL LUBLIN IS AN EMPLOYMENT LAWYER WITH WHITTEN & LUBLIN

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Devon Franklin (left), English and Sociology, 2nd year with her TA, Miriam Novick, PhD Candidate in English and member of CUPE 3902
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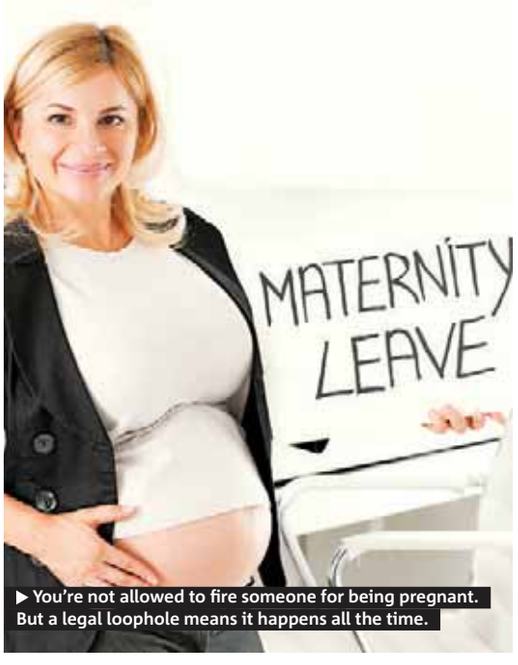

▶ You're not allowed to fire someone for being pregnant. But a legal loophole means it happens all the time.

The hurt from bullying lasts, survey shows

Most agree that adults need to act more when dealing with bullies

Mentoring seen as a way to help both bully and victim

A new survey finds that half of Canadian adults polled say they were bullied as a child or teenager.

The Harris-Decima survey conducted for Big Brothers Big Sisters of Canada found 85 per cent of respondents believe that providing youngsters who bully others with a volunteer mentor is an effective way to reduce bullying.

The phone survey of more than 1,000 Canadians also explored the value of mentoring as a means to prevent abusive behaviours and assist those who are bullied to rebuild their confidence and self-esteem.

Among those who were bullied, 62 per cent believe they would have benefited from having a volunteer adult mentor to help them cope. And 87 per cent of adults polled agree that action to reduce bullying strengthens communities over time.

The poll also found 89 per cent of respondents believe bullying poses a serious threat to the long-term well-being of children and teens, and they'd know. Nearly a third of those polled say they think the abuse they suffered had a lasting harmful effect on them.

The Harris-Decima phone survey for Big Brothers Big Sisters Canada had a sample of 1,034 adults and was conducted between Jan. 5 and Jan. 9. The survey has a margin of error of plus or minus 3.1 percentage points, 19 times out of 20.

The survey findings unveiled Wednesday coincide with the release of a report on the mental health of Canadian teens commissioned by the Public Health Agency of Canada, which contained a chapter that also delved into the subject of bullying.

50 per cent of adults polled say they were bullied as a child or teenager. Nearly a third say the abuse resulted in lasting harm.

62 per cent believe an adult mentor could have helped them to cope.

89 per cent believe bullying poses a serious threat to the long-term wellbeing of children and teens.

The study of 26,000 Canadians aged 11 to 15 found that higher proportions of young people reported being victims of violence in the form of bullying: 22 per cent in 2010 compared to 20 per cent in a 2002 survey.

However, the Queen's University-led report also said the prevalence of young people who report they bully others appears to have declined — from 15 per cent in 2002 to 12 per cent in 2010.

The study also found that the prevalence of fighting has decreased since the 2006 cycle of the Health Behaviour in School-Aged Children survey. For more info, check out Big Brothers Big Sisters Canada online at bigbrothersbigsisters.ca.

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Digital learning includes critical thinking: Report

Teachers say tech belongs in the classroom, but kids need more guidance on when and how to use it

Digital technologies can provide a boost to students in the classroom, but many youngsters lack the literacy skills needed to use the tools effectively to learn, according to a new report.

In Young Canadians in a Wired World, Phase III: Teachers' Perspectives, the Media Awareness Network interviewed a small sample of elementary and high school teachers from across Canada recognized by their peers for successfully engaging students and creating excellent learning environments.

Educators surveyed said students loved working and playing on smartphones, iPods, iPads, computers and networked devices of all kinds. But the teachers agreed that access to the technologies hadn't made students better learners, and many lacked the skills to use online tools effectively.

"Technology can only enhance learning if students are taught to think critically about online content and to evaluate their own behaviour against a set of shared social values," states a portion of the report's executive summary.

"Digital literacy is not about technical proficiency, but about developing the critical thinking skills that are central to lifelong learning and citizenship."

The report found many teachers are cautious about technology because it can be disruptive and, in the case of networked devices, can distract students from attending to the tasks at hand. **THE CANADIAN PRESS**

THE INSIDE STORY ON A TROUBLED DYNASTY

BOOK REVIEW

CRAIG LUND
LIFE@METRONEWS.CA

Fortune's Fool, By Fred Goodman; Simon & Schuster, $36.00, 286 pages.

Behind every billionaire lies a story.

Take the Bronfman family, who got their start in the business of liquor sales during prohibition.

Fred Goodman's book, which is actually a story about the music business and the purchase by Edgar Bronfman Jr. of Warner Music Group, paints a salacious tale of a family of heirs gunning to outdo their predecessors, ultimately dismantling an empire with about as much sentimentality as they showed in the selling of the Seagram building in 1978 for a cool $75 million.

"Everything at Seagram, no matter how singular or closely tied to the Bronfman family legend, was for sale at the right price," writes Goodman.

There is no arguing that the music business is not what it used to be. The confusion comes when a billionaire takes a (seemingly) losing bet on an industry to the tune of a few billion dollars, divesting some solid Dupont stock to boot.

This book takes a close look at Edgar Bronfman Jr.'s efforts to remake the music industry as an Internet-friendly business, including controversial artist agreements that take revenue cuts from streams formerly exclusive to the artists.

CRAIG LUND, A DIRECTOR WITH THE STAFFING FIRM MARKETERS ON DEMAND, CAN BE REACHED AT CRAIG.LUND@MARKETERSON-DEMAND.COM

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Shrugging off controversy

‘I don’t care if anybody is singling me out,’ Toronto slugger Bautista says of PED questions

FRANK GUNN/THE CANADIAN PRESS

▶ Jose Bautista prepares for batting practice on Monday under the watchful eye of Blue Jays manager John Farrell in Dunedin, Fla.

Albert Pujols pulled in for his first day of spring training with the Anaheim Angels on Monday amid dozens of television cameras and required a separate press conference back at the team hotel to handle the media interest.

Jose Bautista, meanwhile, has been going about his business in Florida the past few days in advance of the Blue Jays’ camp in relative anonymity. But there is some common ground for the two superstars — both say they have been tested for performance enhancing drugs well in excess of normal league protocol.

Bautista addressed the issue Monday in Dunedin, the first time he spoke to Toronto media on the matter after a tweet in mid-January fanned into a brief controversy.

Bautista maintained he was tested 16 times over the course of his back-to-back American League home run champion seasons (2010 and 2011). Major League Baseball said those figures did not match up with their numbers, and for a week after the story broke, there were questions about who was correct.

“I don’t care,” Bautista said about the entire affair.

“At first it got blown way out of proportion. I was at a dinner and a player asked me a question and I gave him my answer. I didn’t know there were (press) working there and that didn’t matter. Then it became a story, from the first time it got tweeted or whatever, it went from there.”

Major leaguers can expect at least two unannounced tests during the regular season and possibly two more during spring training.

Pujols, like Bautista, said he was tested well beyond those numbers. Neither has ever tested positive for any banned substance.

“I wouldn’t have signed that contract if I didn’t feel (the organization was building a winner) ... I feel we have the group in place and that we’re ready to go for it.”
JOSE BAUTISTA ON THE BLUE JAYS’ CHANCES IN 2012

During the off-season, Bautista said that he took two months off, largely to rest his body after a series of injuries in the second half of the season.

“To me, the most important thing is remaining healthy and staying on the field to help this team in any way I can,” said Bautista.

“If we win and get into the playoffs, then that dictates what is my success (in Toronto).”

TORSTAR NEWS SERVICE

Wilson spreads blame for Leafs’ woes

To listen to Maple Leafs coach Ron Wilson, it’s not the team’s goalies who have been struggling, it’s the players in front of them.

“We’ve got to play better in front of the goalies,” said Wilson. “They know what the situation is. They worked hard in practice and hopefully they can get the job done.

“We’ve got to make sure we’re not giving up some of the chances that we’ve been giving up, whether it be a 2-on-1 early in the game, in which the goalie gets scored on and immediately his confidence is shaken.”

The problem with Wilson’s logic is that last year, with James Reimer in net, the Leafs would get a big save on a 2-on-1. This year — lately, anyway — neither Reimer nor Jonas Gustavsson are making that save.

The goalies are aware of

“I feel like I’ve had some great games and some I’d like to forget.”
JAMES REIMER

it and simply have to fight through it.

“You’ve got to be able to handle all kinds of situations,” said Gustavsson. “It’s not like you can feel sorry for yourself. You just have to go out there and do your best, no matter what the time of the game is or what the score is.”

Gustavsson will get the call on Tuesday night against the New Jersey Devils. He hasn’t won since Jan. 24 (0-2-1, allowing 13 goals in five appearances, a 3.36 goals against average). James Reimer is 1-3-0 in his last four games, having allowed 15 goals for a GAA of 5.00. TORSTAR NEWS SERVICE

Injury notes

The Leafs sent defenceman Keith Aulie to the Marlies on Monday with Carl Gunnarsson set to return from a sprained ankle.

▶ **Joffrey Lupul** did not practise after taking a hard shot off of his foot on Saturday.

4 sports

Leafs preview

New Jersey at Toronto
7 p.m.
TV: SNET

The Maple Leafs (29-24-6) host New Jersey (34-20-4), which is on a three-game winning streak. Ilya Kovalchuk has three goals and three assists during the streak and 28 points in his last 19 games. Adam Henrique has five points in his last five games and leads all rookies with 39 points. Zach Parise has points in 10 of the last 11 games. David Clarkson scored his 22nd goal of the season in a 3-1 win over Montreal on Sunday.
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Sports in pictures

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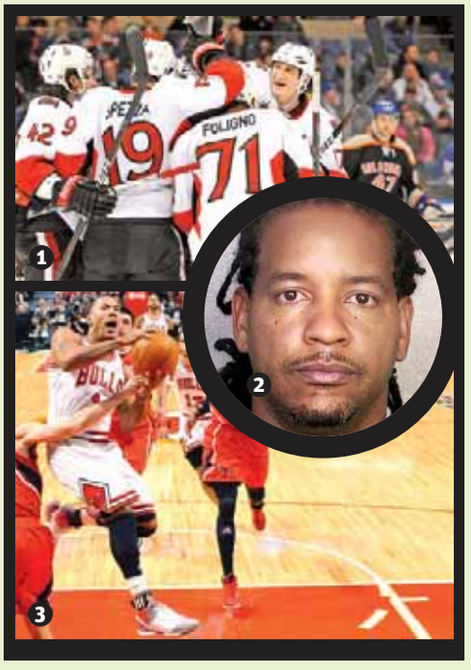

1 Erik Karlsson and Jason Spezza each scored twice, Craig Anderson made 28 saves and the Ottawa Senators beat the New York Islanders 6-0 on Monday for their third straight win.

2 Manny Ramirez and the Oakland Athletics have reached an agreement on a minor league contract. The A's announced the deal Monday. Ramirez is expected to report to spring training by the end of the week.

3 Derrick Rose scored 23 points in his return from back pain, and the Chicago Bulls beat the struggling Atlanta Hawks 90-79 on Monday. Rose looked sharp after missing the previous five games.

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MATT SLOCUM/THE ASSOCIATED PRESS

▶ Yankees Phil Hughes, Boone Logan and CC Sabathia stretch during practice.

DAVID GOLDMAN/THE ASSOCIATED PRESS

▶ Tampa Bay Rays catcher Jose Molina attends a workout on Monday.

MORRY GASH/THE ASSOCIATED PRESS

▶ Albert Pujols answers a question during a news conference on Monday.

in the air

With most teams opening their training camps this week, there was plenty going on in baseball

JULIO CORTEZ/THE ASSOCIATED PRESS

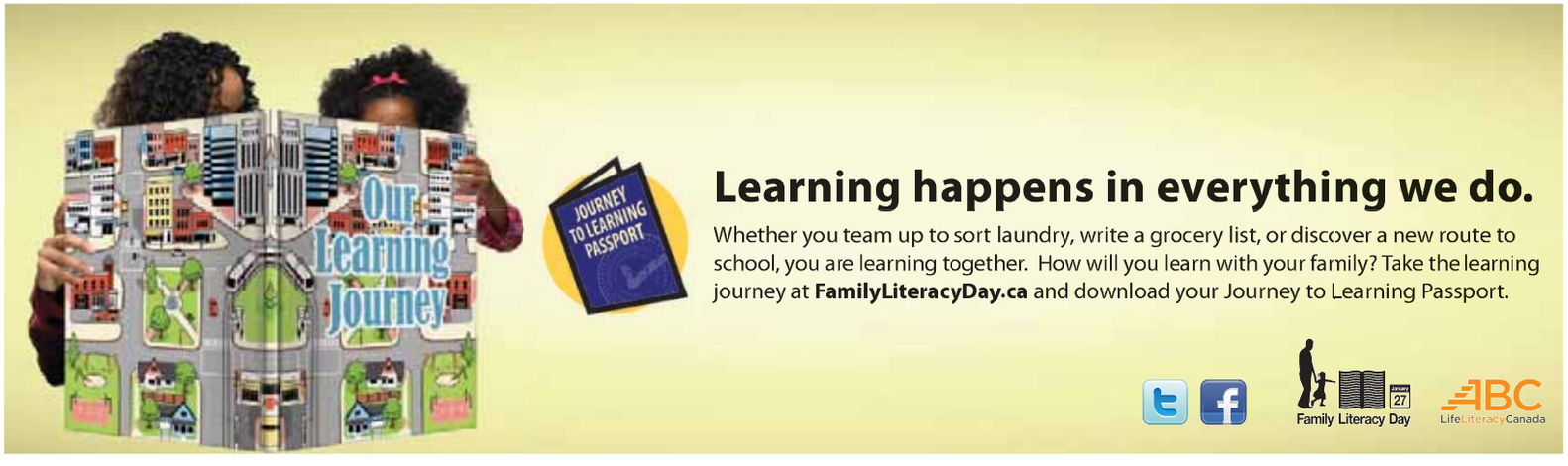
▶ Detroit Tigers first baseman Prince Fielder talks to the media as he arrives early to spring training on Monday.

Quick hits

Here's what was going on in major league camps on Monday.

- **Prince Fielder** entered the Tigers' increasingly crowded clubhouse Monday, the day of Detroit's first workout for pitchers and catchers. Fielder and Miguel Cabrera both came to camp early, along with a handful of other position players.
- **Mariano Rivera** hinted 2012 could be his final year in the major leagues, saying he won't announce his long-term plans until after the season. The New York Yankees' 42-year-old closer says he has reached a decision about whether he will retire or return in 2013 but said he won't reveal it until "maybe October."
- **Albert Pujols** says he won't look back as he moves to a new baseball home. On Monday, he reported to his first training camp with the Los Angeles Angels, arriving a week earlier than he planned so he could begin bonding with his new teammates.
- **Bryce Harper** arrived at spring training with the same goal he had last season: to make the Washington Nationals' opening-day roster. Nationals manger Davey Johnson said the 19-year-old is "still in the mix to have an opportunity."
- **A.J. Burnett** was happy to escape from New York. "It was fun the first couple of years. Then it got like, I'm never going to get out of this funk," he said Monday, a day after the Yankees dealt him to the Pittsburgh Pirates for a pair of low-level prospects.

THE ASSOCIATED PRESS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Ready to take on the world

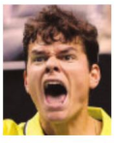
Raonic sets sight on earning a top-10 ranking this year But his current rank slides to 35, despite big win

Canadian tennis player Milos Raonic is brimming with confidence after a successful title defence at the SAP Open.

He's hoping his strong start to the season will give him the boost he needs as he tries to reach the upper echelon on the ATP World Tour. Raonic hasn't put a specific number on his goal, but feels he has a chance to reach the top 10 in the world rankings in 2012.

"That's where I want to be by the end of the year," Raonic said Monday on a conference call. "I don't think there's anything that really tells me that I don't belong there."

Raonic defeated Denis Istomin of Uzbekistan 7-6 (3), 6-2 in Sunday's final in San Jose, Calif., for his second tournament win of the season. Next up for the 21-year-old from Thornhill is a stop at this week's World Tour 500 event in Memphis.



"I've gotten a lot of good wins. I'm beating guys I feel I should beat."
MILOS RAONIC

Raonic was a wild-card entry at the Regions Morgan Keegan Championships last year. He made it all the way to the final before falling in a three-set thriller to veteran American Andy Roddick.

This year the world No. 35, down three spots in the most recent rankings, will be one of the favourites at the $1.115-million US event.

"I feel just in general my confidence is growing, my respect from the other players is growing," said Raonic. "It's just coming together nicely."

Raonic rose to as high as No. 25 in the rankings last year — the highest ever for a Canadian — before a hip injury at Wimbledon cut his season short.

He was hampered by a left knee injury in Canada's loss to France at this month's Davis Cup, but an MRI exam did not reveal any serious issues.

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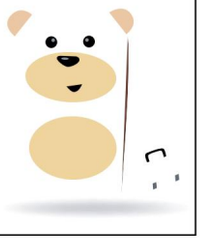

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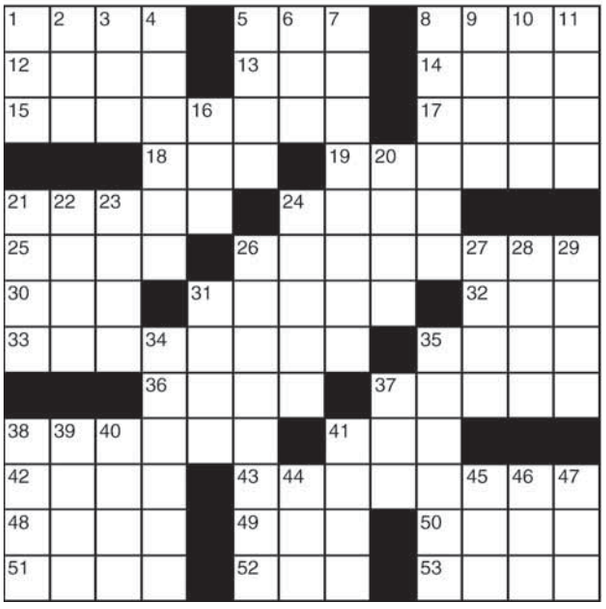
Crossword



Across

1 Above
5 Stick out
8 Take out of the manuscript
12 Carry on
13 Fire residue
14 Holly
15 Poisonous evergreen
17 Put away for a rainy day
18 Seek restitution
19 Funny, in an O. Henry sort of way
21 Ersatz chocolate
24 Huff and puff
25 Prayer ending
26 Sieve
30 Business deg.
31 "The Age of Anxiety" poet
32 Past
33 Potpourri of a sort
35 Rorschach test picture
36 Cincinnati team
37 Mustard-family herb
38 Urban problem
41 Hot tub
42 Bedouin
43 Robinson Crusoe, e.g.
48 Hammer's target
49 Ultra-modernist
50 Money
51 Rote of football lore
52 Talk on and on
53 Syringe, for short

Down

1 Acapulco gold
2 Actor Kilmer
3 Previous night
4 Logic
5 Nephrite
6 Work with
7 Michael Jackson hit
8 Repudiate
9 Verve
10 Jeans-maker Strauss
11 Biz bigwig
16 Gist
20 Reddish horse
21 Bivouac
22 Early pulpit
23 Paper quantity
24 Portends
26 Holding affectionately
27 Chip's cartoon pal
28 Ids' counterparts
29 Deteriorates
31 From the beginning
34 Fit for farming
35 Limb
37 Tax pro
38 Foundered
39 Say grace, e.g.
40 Bar
41 Unkempt one
44 Vast expanse
45 Week fraction
46 Kreskin's claim
47 Pi follower
53 Barbie's companion

▶ Monday's answer

Sudoku

	9	2	1		8			6
	8	6						1
4			9					
5	1				4			
	2	4				5	7	
			5				9	4
					7			9
9						7	8	
1			8		6	4	3	

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

Monday's answer ▶

1	7	3	8	6	5	2	9	4
9	8	2	4	7	3	5	6	1
6	5	4	9	2	1	8	7	3
8	3	9	2	5	7	4	1	6
2	4	1	6	3	8	7	5	9
7	6	5	1	4	9	3	8	2
3	2	8	7	9	6	1	4	5
5	1	6	3	8	4	9	2	7
4	9	7	5	1	2	6	3	8

Send a KISS

You can now post your kiss, and read even more kisses, at metronews.ca/kiss.

BigRedDog, Who would have thought petting your dogs would turn into a life time together? We've been through more in one year than most couples go through in a lifetime, and i wouldn't have changed not one moment. Love to love you & want to want you 4evr4always <3 AMEN! **ESTROGEN**

MY KNIGHT AND HERO
You came into my life when I needed you the most, you opened my soul and breathed life back into me...I owe you forever, and with that I will have you forever in my heart and soul, i miss you but I know you are with me...I have stayed with you like you asked,,,my heart aches for you all the time....I am your lady till the end of time. **YOUR LADY**

JR, How many famous people in your head?! you can provide any one so smart i love you!!! **RR**

Today's horoscope

For today's crossword answers and for expanded horoscopes, visit metronews.ca

♈ Aries March 21-April 20
Speak your mind today and don't worry too much who might be offended.

♉ Taurus April 21-May 21
Don't be secretive about your social and professional ambitions – let everyone know what it is you are hoping to achieve.

♊ Gemini May 22-June 21
You will be intensely ambitious over the next few days. Go for it!

♋ Cancer June 22-July 22
Can you afford to sit back and look smug as the plans you made a few months ago begin to pay off? Yes you can.

♌ Leo July 23-Aug.23
This is a good time to start something of a business nature.

♍ Virgo Aug. 24- Sept. 22
Are you looking at a situation with clear eyes, or are you seeing what you want to see rather than what is truly there?

♎ Libra Sept. 23-Oct. 23
You must pace yourself sensibly today, even if you think you can labour from dawn to dusk without a break.

♏ Scorpio Oct. 24-Nov. 22
All things are possible and if you want something enough you will find ways to get it today.

♐ Sagittarius Nov. 23-Dec. 21 Don't turn your back on someone who needs help, even if they have been less than helpful to you in the past.

♑ Capricorn Dec. 22-Jan. 20
There is no point losing your temper with someone whose beliefs you profoundly disagree with.

♒ Aquarius Jan. 21-Feb. 18
Make a decision and stick with it. If you chop and change you could do yourself a great deal of damage.

♓ Pisces Feb. 19-March 20 A new moon in your sign means a new beginning – but what kind of new beginning is entirely up to you.

SALLY BROMPTON

Caption contest

CRAIG RUTTLE/ THE ASSOCIATED PRESS

FELIPE DANA/THE ASSOCIATED PRESS

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